

**Congress of the United States**  
**Washington, DC 20515**

March 1, 2005

The Honorable Christopher Cox  
Chairman  
Committee on Homeland Security  
U.S. House of Representatives  
Washington, DC 20540

Dear Chairman Cox:

In recent weeks, there have been two significant breaches in the security of personal information held by ChoicePoint and Bank of America. The thefts at both these entities demonstrate the vulnerability of our citizens' personal information to potential terrorist attack and use. I know that you have been interested in these issues in the past, and I recommend that we gather more information about these breaches, and the risks posed by similar privately-held databases, in a Committee hearing.

ChoicePoint's database has 19 billion public records that include everything from motor vehicle registrations, license and deed transfers, military records, names, addresses and Social Security numbers. Thieves were able to easily access this information by posing as legitimate businesses, according to public reports, and make hundreds of thousands of U.S. consumers vulnerable to identity theft.

Bank of America lost its computer tapes containing account information on 1.2 million federal employee credit cards, including those of large numbers of Pentagon employees and several United States senators. According to public reports, the tapes were likely stolen off a commercial plane by baggage handlers.

The security gap demonstrated by these two breaches places America at risk. There is little to stop an organized terrorist organization like Al Qaeda from using the vulnerability of privately-held databases, like those held by ChoicePoint or Bank of America, to access the personal information of private citizens and use it against our nation. With the information that companies like ChoicePoint and Bank of America maintain, terrorists could have a better chance of obtaining visas to enter the United States, they could better smuggle finances, and could obtain better cover when preparing to perform terrorist attacks.

A Committee hearing on identity theft that pays particular attention to the risks posed by privately-held databases of personal information and credit histories would provide considerable information to determine exactly how large a security gap exists,

and what Congress can do to correct it. I would appreciate an opportunity to work with you to ensure this hearing is a success.

Sincerely,

A handwritten signature in blue ink, appearing to read "Bennie G. Thompson", with a stylized, flowing script.

Representative Bennie G. Thompson  
Ranking Member  
Committee on Homeland Security